

Information to identify the case:

Debtor 1 **Sabrina Devon Wooten**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9555**
EIN --_--
Social Security number or ITIN --_--
EIN --_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-72912-FJS**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sabrina Devon Wooten
fka Sabrina Gray, fka Sabrina Peacock

December 1, 2017

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Sabrina Devon Wooten
DebtorCase No. 17-72912-FJS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: paizl
Form ID: 318Page 1 of 2
Total Noticed: 36

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db
14014191 +Sabrina Devon Wooten, 5081 Glenwood Way, Virginia Beach, VA 23456-6366
14014192 +Aes/deutsche Elt, Po Box 61047, Harrisburg, PA 17106-1047
14014195 +Allied Interstate, LLC, P.O. Box 361445, Columbus, OH 43236-1445
+Ceasar Reategui, Realtor, Ryan Finch Estate Team, 2540 Virginia Beach Blvd,
Virginia Beach, VA 23452-7638
14014197 +Comenity Capital Bank, c/o Paypal Credit, P.O. Box 5138,
Lutherville Timonium, MD 21094-5138
14014201 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14014202 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,
Omaha, NE 68102-1593
14014203 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104-0000
14014205 +Glasser & Glasser, P.C., P.O. Box 3400, Norfolk, VA 23514-3400
14014206 +Helping America, 1410 S West 3rd Street, Pompano Beach, FL 33069-3244
14014208 +Levy Law Firm Co, LPA, P.O. Box 62719, Virginia Beach, VA 23466-2719
14014209 LoanCare, P.O. Box 8086, Virginia Beach, VA 23450-0000
14014210 +LoanCare Inc, Po Box 8068, Virginia Beach, VA 23450-8068
14014211 +Mobiloansllc, P.O. Box 1409, Marksville, LA 71351-1409
14014213 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
14014216 +Sunrise Credit Service, 260 Airport Plaza, Farmingdale, NY 11735-4021
14014217 Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100
14015914 United States Attorney's Office, World Trade Center, 101 W. Main St. #8000,
Norfolk, VA 23510-1671
14014219 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
14014221 Zakheim Law Group, P.A.P.C., 1548 B Holland Road, First Floor, Suffolk, VA 23434-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QTCSMITH.COM Dec 02 2017 02:18:00 Tom C. Smith, Jr., P.O. Box 1506,
Virginia Beach, VA 23451-9506
14014190 E-mail/Text: amscbankruptcy@adt.com Dec 02 2017 02:34:50 ADT Security Services,
PO Box 650485, Dallas, TX 75265-0485
14014193 +EDI: CAPITALONE.COM Dec 02 2017 02:23:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
14014194 +EDI: MERRICKBANK.COM Dec 02 2017 02:18:00 Cardworks/CW Nexus, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
14014196 +EDI: CHASE.COM Dec 02 2017 02:23:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
14014198 +EDI: CONVERGENT.COM Dec 02 2017 02:23:00 Convergent Outsourcing, Inc., 800 SW 39th Street,
P.O. Box 9004, Renton, WA 98057-9004
14014199 +EDI: WFFC.COM Dec 02 2017 02:23:00 Dillards Card Svcs/Wells Fargo Bank Na, Po Box 10347,
Des Moines, IA 50306-0347
14014200 +EDI: DISCOVER.COM Dec 02 2017 02:23:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
14014204 +EDI: AMINFOFP.COM Dec 02 2017 02:18:00 Fst Premier, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4824
14014207 +E-mail/Text: pslater@langleyfcu.org Dec 02 2017 02:34:20 Langley Fed Credit Uni,
1055 W Mercury Blvd, Hampton, VA 23666-3303
14014212 +EDI: NFCU.COM Dec 02 2017 02:23:00 Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000,
Merrifield, VA 22119-3000
14014189 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Dec 02 2017 02:33:44 Office of the U S Trustee,
Room 625 Federal Bldg., 200 Granby Street, Norfolk, VA 23510-1814
14014214 +EDI: HFC.COM Dec 02 2017 02:23:00 Orchard Bank, P.O. Box 19360, Portland, OR 97280-0360
14014215 +EDI: RMSC.COM Dec 02 2017 02:23:00 Paypal Credit Services, P.O. Box 960080,
Orlando, FL 32896-0080
14014218 +EDI: VERIZONEAST.COM Dec 02 2017 02:23:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
14014220 +EDI: BLUESTEM Dec 02 2017 02:23:00 Webbank/Gettington, 215 S State St, Ste 1000,
Salt Lake City, UT 84111-2336

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-8

User: paizl
Form ID: 318

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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Casey Louis Chmielewski on behalf of Debtor Sabrina Devon Wooten casey@bergchm.com,
BLCNT@berglc.hrcoxmail.com

Judy A. Robbins USTPRegion04.NO.ECF@usdoj.gov

Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.epiqsystems.com

TOTAL: 3